



9 3500 00715 1667

923.273 N42

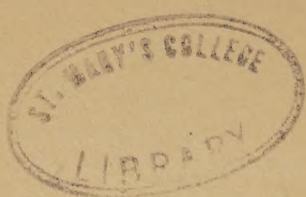
Knute Nelson. Memorial

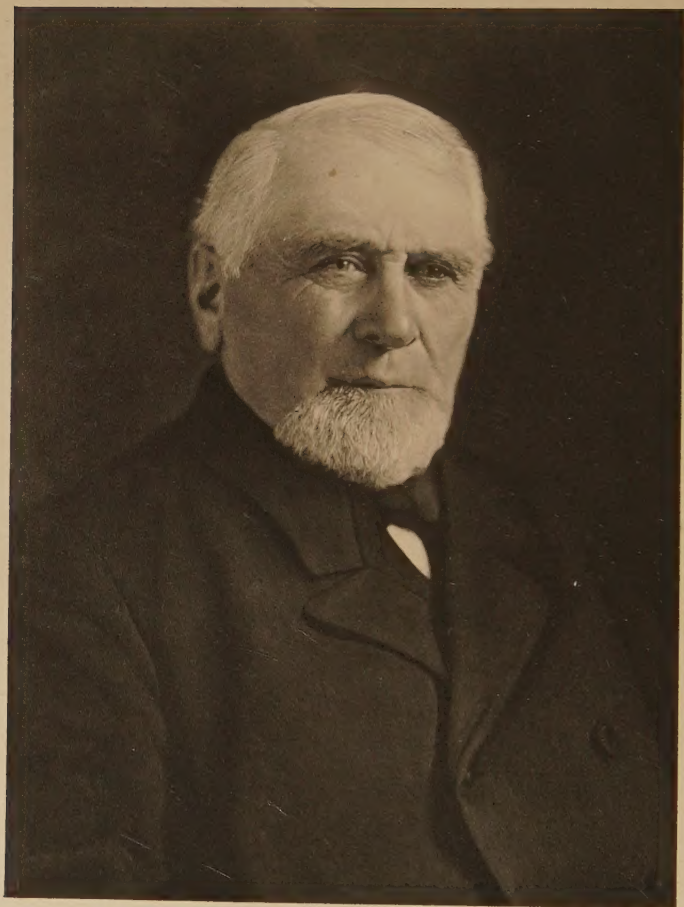
01 GC

Knute Nelson

Late a Senator from Minnesota

—
Memorial Addresses
Delivered in Congress





A. W. Elson & Co. Belmont, Mass.

Knute Nelson



Memorial Addresses

DELIVERED IN THE UNITED
STATES SENATE IN MEMORY OF

KNUTE NELSON

LATE A SENATOR
FROM MINNESOTA



Sixty-Eighth Congress

MARCH 9, 1924



GOVERNMENT PRINTING OFFICE
WASHINGTON

1925

PREPARED UNDER THE DIRECTION OF
THE JOINT COMMITTEE ON PRINTING

23.273
142

CONTENTS

Proceedings in the Senate:	Page
Prayer by Rev. J. J. Muir.....	1, 7
Memorial address by—	
Mr. Henrik Shipstead, of Minnesota.....	9
Mr. Henry Cabot Lodge, of Massachusetts..	13
Mr. Francis E. Warren, of Wyoming.....	15
Mr. Lee S. Overman, of North Carolina...	19
Mr. Joseph E. Ransdell, of Louisiana.....	23
Mr. Wesley L. Jones, of New Mexico.....	32
Mr. William J. Harris, of Georgia.....	36
Mr. Magnus Johnson, of Minnesota.....	38
Proceedings in the House.....	43

8251

Proceedings
in the
United States Senate

Knute Nelson



Proceedings in the United States Senate

MONDAY, December 3, 1923.

The first Monday of December being the day prescribed by the Constitution of the United States for the annual meeting of Congress, the first session of the Sixty-eighth Congress commenced this day.

The Senate assembled in its Chamber at the Capitol.

The PRESIDENT pro tempore (Albert B. Cummins, a Senator from the State of Iowa) called the Senate to order at 12 o'clock noon.

The Chaplain, Rev. J. J. Muir, D. D., of the city of Washington, offered the following prayer:

Our gracious God and Father, we approach the throne of grace this morning with feelings of singular interest and somewhat of sadness. We mourn before Thee because of those who have passed on, and we beg Thee to remember their sorrowing ones, so that when the cry for the touch of a vanished hand and the sound of a voice that is still may not be heard, the comfort of Thine infinite consolation may be had.

We can not forget the sorrow that came to us as a Nation when there fell upon us the awful sadness of the death of the late honored President. We beseech of Thee to minister to that lonely widow, so that in the midst of her grief the infinite companionship may be had.

And so as we turn from these circumstances of awe to engage upon the duties that call us together this morning, we beseech of Thee that to the President there may be

MEMORIAL ADDRESSES

given wisdom and direction, and that he may follow the guidance of Thy spirit in all the deliberations that may come to him in his high capacity.

And so would we pray for these before Thee, our Father, who, with all the manifold duties and perplexing problems, must relate themselves to the present and to the future. We humbly beseech of Thee heavenly guidance. Blaze the pathway of duty before each, and help each to fulfill the high mission of devotion to country and devotion to the God of all nations. We humbly ask, through Jesus Christ, our Lord. Amen.

Mr. SHIPSTEAD. Mr. President, it becomes my sad duty to announce to the Senate the death of the Hon. KNUTE NELSON, late a Senator from the State of Minnesota.

Senator NELSON died April 28, 1923, having arrived at the ripe old age of 80 years, 45 of which had been spent in public service, the last 28 as a Member of this body.

Senator NELSON was a remarkable man, a strong, sturdy, self-reliant figure. This, however, is not the time nor the proper occasion for extended remarks. Upon some other occasion I shall ask the Senate to set aside a day upon which his colleagues may pay tribute to his work and worth as a man and a legislator.

I offer the resolution which I send to the desk and ask unanimous consent for its immediate consideration.

The PRESIDENT pro tempore. The Senator from Minnesota offers a resolution, which will be read.

The resolution (S. Res. 5) was read, considered by unanimous consent, and unanimously agreed to, as follows:

KNUTE NELSON

Resolved, That the Senate has heard with deep regret and profound sorrow the announcement of the death of the Hon. KNUTE NELSON, late a Senator from the State of Minnesota.

Resolved, That the Secretary communicate these resolutions to the House of Representatives and transmit a copy thereof to the family of the deceased.

Mr. GREENE. Mr. President, as a further mark of respect to the memory of the deceased Senator, I move that the Senate do now adjourn.

The motion was unanimously agreed to; and (at 12 o'clock and 45 minutes p. m.) the Senate adjourned until to-morrow, Tuesday, December 4, 1923, at 12 o'clock meridian.

THURSDAY, *December 6, 1923.*

A message from the House of Representatives, by Mr. Chaffee, one of its clerks, communicated to the Senate the resolutions of the House unanimously adopted as a tribute to the memory of Hon. KNUTE NELSON, late a Senator from the State of Minnesota.

MONDAY, *December 10, 1923.*

The PRESIDENT pro tempore laid before the Senate the following communication from Mr. H. H. Bryn, envoy extraordinary and minister plenipotentiary of Norway, extending to the Senate the heartfelt sympathy of the Norwegian Government on the occasion of the death of the late Senator KNUTE NELSON, of Minnesota, which was ordered to lie on the table.

MEMORIAL ADDRESSES

LEGATION OF NORWAY,
Washington, D. C., April 30, 1923.

HON. CALVIN COOLIDGE,
*Vice President of the United States,
United States Senate, Washington, D. C.*

SIR: I have been instructed to extend to the Senate of the United States the heartfelt sympathy of the Norwegian Government on the occasion of the death of Senator KNUTE NELSON. The Norwegian nation has followed with the keenest interest the wonderful career of this Norwegian boy, who rose to the foremost positions in the country which adopted him as one of its own sons. Always faithful to his country of adoption, he never forgot the land of his birth.

In carrying out my Government's orders I beg to add my personal condolence.

Please accept, Mr. Vice President, the assurances of the highest consideration, with which I have the honor to be,
Your most obedient and humble servant,

H. H. BRYN.

The PRESIDENT pro tempore also laid before the Senate the following resolutions of the Legislature of the Territory of Alaska, which were referred to the Committee on Territories and Insular Possessions:

UNITED STATES OF AMERICA,
TERRITORY OF ALASKA,
OFFICE OF THE SECRETARY FOR THE TERRITORY.

I, Karl Theile, secretary of Alaska and custodian of the great seal of said Territory, do hereby certify that I have compared the annexed copy of senate concurrent resolution No. 11 with the original thereof and that the same is a full, true, and correct copy of the original now on file in my office.

In testimony whereof I have hereunto set my hand and affixed hereto the seal of the Territory of Alaska, at Juneau, the capital, this 4th day of May, A. D. 1923.

KARL THEILE,
Secretary of Alaska.

KNUTE NELSON

Senate Concurrent Resolution 11, by Mr. Chamberlin, in the Legislature of the Territory of Alaska, sixth session

Be it resolved by the Senate of the Alaska Legislative Assembly (the House of Representatives concurring), That all Alaska mourns the death of the Hon. KNUTE NELSON, former United States Senator from Minnesota, who during his entire public life was a stanch friend and a warm supporter of all measures that tended toward the development of Alaska, who had an intimate knowledge of Alaska and all matters pertaining to Alaska, and who ever felt and manifested a kindly and intelligent interest in the welfare of the Territory; be it further

Resolved, That in appreciation of the high regard entertained by the people of Alaska for the deceased Senator this legislature, at the hour of 11 o'clock a. m. on the 3d day of May, 1923, the last day of the session, cease all business for the period of 10 minutes in order to render a silent tribute to the memory of the dead; be it further

Resolved, That this resolution be spread upon the journal of the senate and of the house, and that copies be forwarded to the President, to the Congress of the United States, and to the Delegate from Alaska.

Adopted by the senate May 2, 1923.

FOREST J. HUNT,
President of the Senate.

Attest:

SELMA N. SCOTT,
Secretary of the Senate.

Adopted by the house May 2, 1923.

CASH COLE,
Speaker of the House.

Attest:

E. EARLE BLOSSOM,
Chief Clerk of the House.

I hereby certify that the above is a true and complete copy of the senate resolution No. 11 passed by the sixth Alaska Legislature.

SELMA N. SCOTT,
Secretary of the Senate.

MEMORIAL ADDRESSES

SATURDAY, *February 23, 1924.*

Mr. PHIPPS. Mr. President, after consultation with the senior Senator from Minnesota [Mr. Shipstead] we have decided to ask that a day be set apart on which we may address ourselves to the memory of the late Senators NELSON and Nicholson, who passed away during last year. We request unanimous consent that the day of Sunday, March 9, be set aside to hold memorial services for those two Senators, and that on that day the Senate convene at the hour of 12 o'clock meridian for that purpose.

The PRESIDENT *pro tempore*. Is there objection to the request of the Senator from Colorado? The Chair hears none, and the day suggested by the Senator from Colorado is set apart for that purpose.

FRIDAY, *March 7, 1924.*

Mr. PHIPPS. Mr. President, when the Senate agreed to set aside Sunday next, March 9, on which to hold memorial services for the late Senators NELSON and Nicholson the hour was fixed for 12 o'clock. I ask unanimous consent that the hour may be changed so that the Senate may meet at 11 o'clock on Sunday morning next.

The PRESIDING OFFICER. Is there objection to the request of the Senator from Colorado? The Chair hears none, and it is so ordered.

KNUTE NELSON

Mr. LODGE. I move that the Senate adjourn until 11 o'clock a. m. on Sunday, when memorial exercises will be held on the late Senators NELSON and Nicholson.

The motion was agreed to; and (at 4 o'clock and 40 minutes p. m.) the Senate adjourned until Sunday, March 9, 1924, at 11 o'clock a. m.

SUNDAY, March 9, 1924.

The Senate met at 11 o'clock a. m.

The Chaplain, Rev. J. J. Muir, D. D., offered the following prayer:

Our Father, with whom there is no beginning nor end of days, Thou art teaching us most frequently that the present life is but a shadow. We are inclined too often to number our days by the things of time and sense, and to measure life by heart throbs or figures on a dial. But we come this morning beseeching Thee that we may have before us that dateless life toward which all other forms of existence tend. We beseech of Thee to be with us as we bear one to the other remembrances of past friendship and opportunity and possibility. We pray, our Father, that not only shall there be granted unto those that mourn the sweetness of infinite consolation but to those who have to do with the duties and bear the burdens of the present a new sense of responsibility, realizing that after all our tenure of office is not held in the presence of humankind alone but in Thy presence that determines life and its destiny. Hear us, be with us in this hour, and grant us Thy blessing now and always. Through Jesus Christ, our Lord. Amen.

MEMORIAL ADDRESSES

The reading clerk (John C. Crockett) read the following communication:

UNITED STATES SENATE,
PRESIDENT PRO TEMPORE,
Washington, D. C., March 9, 1924.

To the Senate:

Being temporarily absent from the Senate, I appoint Hon. Lawrence C. Phipps, a Senator from the State of Colorado, to perform the duties of the Chair this legislative day.

ALBERT B. CUMMINS,
President pro tempore.

Mr. PHIPPS thereupon took the chair as Presiding Officer.

Mr. SHIPSTEAD. Mr. President, I offer the following resolutions and ask for their adoption.

The PRESIDING OFFICER. The Secretary will report the resolutions.

The resolutions (S. Res. 187) were read, and considered as follows:

Resolved, That the Senate has heard with profound sorrow of the death of Hon. KNUTE NELSON, late a Senator from the State of Minnesota.

Resolved, That as a mark of respect to the memory of the deceased the business of the Senate be now suspended to enable his associates to pay tribute to his high character and distinguished public services.

Resolved, That the Secretary communicate these resolutions to the House of Representatives and transmit a copy thereof to the family of the deceased.

KNUTE NELSON

Address by Senator Shipstead *Of Minnesota*

MR. PRESIDENT: In the death of Senator KNUTE NELSON America lost one of its strong, sturdy, self-relying men. For more than 50 years he served in positions of honor and trust to which he had been elected by the American people. The last 29 years of this service was spent as a member of this body. A citizen, born on foreign soil, but whose life was spent in the service of his adopted country. His life's record is enrolled on the pages of its history as a soldier, farmer, lawyer, statesman.

This plain rugged man, who rose from poverty to a position of honor and trust, leaves a lesson of inspiration for all the youth of America. KNUTE NELSON possessed the essentials of a great man. He hated sham and disliked ostentatious display. His plain, straightforward manner of address and action, his simple life, his devotion to family and friends, and his loyalty to what he considered to be his country's welfare stamped him as a man who always remained true to his own ideals.

Ibsen says "To be true to his God, man must be true to himself." KNUTE NELSON was above all things true to himself. Therefore, the people of Minnesota affectionately called him "KNUTE." He came among them as a pioneer. He suffered the trials and privations of the early pioneers. He lived the simple, rugged life of the farmer.

MEMORIAL ADDRESSES

KNUTE NELSON was born in Voss, Norway, on the 2d day of February, 1843. His father died when he was 3 years old. In 1849, when 6 years of age, he emigrated with his mother to America. They settled in Chicago, where the young lad sold papers in order that he might help his mother and provide for their support. They moved to Dane County, Wis., in the fall of 1850, where young KNUTE attended the common school, suffering the difficulties and privations of the pioneer youth of that day. He entered Albion Academy in 1858, where he attended three years. He did not finish his course at Albion on account of the outbreak of the War between the States. He enlisted in the Union Army on July 2, 1861, at Racine, Wis., and was mustered into the service on the same day as a private in Company B, Fourth Wisconsin Volunteers. He was wounded and captured in action at Port Hudson, La., June 14, 1863; was held as a prisoner of war at Port Hudson until July 9, 1863, when he returned to his company. He was appointed corporal and served with his company until July 14, 1864, when he was honorably mustered out of service by reason of expiration of term of enlistment. At the close of the war he returned to Albion Academy, finished his course, and became a law student at Madison in the office of Hon. William F. Vilas, who was afterwards Postmaster General in President Cleveland's Cabinet and later United States Senator from Wisconsin. Mr. NELSON was admitted to the bar in 1867, and immediately commenced the practice of law. In the fall of the same year he was elected to

KNUTE NELSON

the State Assembly of Wisconsin and was reelected the following year.

At the close of his second term in the assembly he moved to Alexandria, Minn., where he made his home until his death. He entered a United States homestead of 120 acres adjoining the village of Alexandria, and commenced farming and the practice of law. He was county attorney of Douglas County, Minn., for three years, from 1872 to 1875; and also a member of the State senate for four years, from 1875 to 1879. He was a presidential elector in 1880 on the Garfield ticket, and a member of the board of regents of the University of Minnesota from 1882 to 1893. He was elected to Congress in 1882 from what was then called the fifth district of Minnesota, and served three terms, when he declined reelection. He then resumed the practice of law in Alexandria, Minn. In 1892 he was unanimously nominated as the Republican candidate for Governor of Minnesota and was elected by a plurality of over 14,000. A renomination and reelection by a plurality of 60,000 followed in 1894. Soon after his reelection as governor he was elected to the United States Senate by the Minnesota Legislature in 1895, to which position he was reelected for the terms beginning in 1901, 1907, 1913, and 1919. He died the evening of April 28, 1923, on board a train, while traveling from Washington to his Minnesota home. He lies buried in the little cemetery on the outskirts of the city of Alexandria, Minn., beside his wife, neighbors, and friends who had preceded him on that long journey that all humanity must make.

MEMORIAL ADDRESSES

This is the record of the eventful life of KNUTE NELSON—the farmer, the lawyer, the soldier, the Senator of the United States—Minnesota's most distinguished citizen, a man who loved his people and whose people loved him. He lived to see his country pass through several crises. He will live in history as an example of what America has done for the frugal, industrious, honest immigrant, who came to her shore seeking the right to life, liberty, and the pursuit of happiness.

KNUTE NELSON

Address by Senator Lodge *Of Massachusetts*

Mr. PRESIDENT: My friendship with Senator NELSON began many years ago. I was elected to Congress in 1886 and took my seat in December, 1887. It was there that I met Senator NELSON. He had already served through two Congresses and had achieved an important position in the House. He was then, as always, a man of marked qualities, full of courage and possessed of real strength, both morally and intellectually. I came to know him quite well and served with him in the House until his retirement in 1888. I did not see him again until he came to the Senate in 1895. I had come into the Senate two years earlier, but from 1895 until his death we were constantly associated. It was then that I came to know him very well. He was a man of great vigor, both physically and mentally. He was very independent in his opinions and perfectly fearless in the assertion of his convictions. He was a strong man in every way, a good lawyer, and a most excellent Senator, hard working, diligent, and always master of any subject which he took up and to which he gave his attention. He was a man of intense patriotism who had served through the Civil War as a private, rising, as he said, to the rank of corporal, a gallant soldier who had been wounded and taken prisoner at Port Hudson.

There never was a more thorough American than he, but he had a very loyal nature and always

MEMORIAL ADDRESSES

retained his affection for the land of his birth. As the years went on, by his force of character and his mental strength, he secured such a position in the Senate that he was always listened to with close attention and all he said carried a great deal of weight.

I have seen him more than once, by one of his vigorous speeches, change votes in the Senate in debate and carry other Senators with him by the mere force of his character and good sense. Everyone recognized, whether they agreed with him or not, the honesty of his opinions and the strength in argument with which he presented them. He filled a large place in the Senate and commanded a respect which is only given to men who have proved their qualities of sincerity and conviction.

His death brought to me a sense of great personal loss. There were many memories which we had shared and I had for him a very real affection. I had known him so long and so well that I had come very strongly to realize that, although his manner was sometimes blunt and he was never at any time a phrase maker, he meant all he said and that he had the simplicity of truth and warm affections which never failed his friends. He had reached a ripe age, strong and vigorous to the last. To the Senate, to the country, and to his State his death was not only a severe loss but leaves behind him an enduring sense of grief and an honored memory in the hearts of all who knew him and served with him.

KNUTE NELSON

Address by Senator Warren *Of Wyoming*

MR. PRESIDENT: America, benign foster mother of many aliens from many lands, lost one of her most devoted adopted sons when our friend, Senator KNUTE NELSON, passed on.

His life was typical of true citizenship, and may be looked upon as a real inspiration to the naturalized American as well as to the native-born of humble origin who must, solely by his own efforts, face and win the battles of life or be forever vanquished. He was not a "hyphenate" at any time in his career, but, instead, a genuine American of the highest order. Our Nation has had other examples of loyalty on the part of foreign-born citizens who have deeply loved, and ardently served, their adopted land, but we of the Senate will never know one who will outdo KNUTE NELSON in devotion to Americanism—in everything that the word may imply.

Even in his early young manhood he gave evidence of what he thought of his oath of allegiance to the United States and the Constitution, when he joined the ranks of the Union Army, shouldered a musket, and marched away to battle, regardless of the fact that he was violently opposed to war and the principles of warfare. His military service covered a period of three years, in which he participated in the capture of Fort Jackson, the siege of Vicksburg, and several other important engagements.

MEMORIAL ADDRESSES

During the siege of Port Hudson, La., he was wounded, taken prisoner, and not released until the Confederate troops, fortified there, surrendered.

It is said that Senator NELSON often referred to the war between the North and the South, and the service he saw in it, as his "best university," although he was in fact a close student of law and history and kept well informed about all essential matters through constant reading.

KNUTE NELSON's election to the assembly of the Wisconsin Legislature began a public career that extended over a period of more than 50 years, most of which time was spent in and for the State of Minnesota, where he was greatly loved and trusted—as he was, indeed, throughout the entire Northwest. He served Minnesota twice as governor and three terms as Representative in Congress prior to his service in this body. He was never defeated in a contest for public office.

When Governor NELSON came to the Senate he found many Civil War comrades here. When he answered the last roll call he left but one—myself—who had also participated in the siege of Port Hudson, to which I have referred, and had received, as he did, a lasting souvenir of the engagement—a reminder of times less pleasant than the years we subsequently spent as comrades here in Washington. We were wont, Senator NELSON and I, to have a little "reunion" on May 27 of each year, the anniversary of the occasion in 1863 that had found us both in physical trouble far away from our relatives and loved ones; and,

KNUTE NELSON

as our other Civil War comrades retired from the Senate or were called by death, we were drawn closer together, it seemed, by that bond which has always made fellow soldiers "brothers"—or "buddies," as the veterans of the World War say. Either word carries the appeal. Any man of the right caliber who has had military service feels it and is touched by it.

At the time of his passing Senator NELSON was the oldest member of the Senate in years and one of the oldest in seniority, having served here 28 years—always with ability, with rugged honesty, with steadfast adherence to what he thought was right.

The simplicity of his nature, his plain common sense, his courage, his lack of demagoguery and hypocrisy, marked him for admiration not only at home but abroad.

Born in Norway February 2, 1843, KNUTE NELSON came to this country with his mother at the age of six. They lived in Chicago until the fall of 1850; then moved to Dane County, Wis. While working for a living he was also striving for an education, and was able to achieve graduation from the Albion Academy.

After he returned from war he took up the study of law, spending some time in the office of William F. Vilas, who later served here as a Senator from the State of Wisconsin.

Mr. President, KNUTE NELSON came to America a penniless immigrant, unable to speak or to understand the English language. His first earnings were obtained by selling newspapers on the

MEMORIAL ADDRESSES

streets of Chicago. There would now be no "immigration problem" to settle if all who seek our shores and the benefits of our glorious land were made of the same stuff. He had no time for self-pity, or for whining about the opportunities of the rich and the downtrodden conditions of the poor; not at all. Instead, he went to work, fought and conquered poverty, and won the honor, respect, confidence, and love of his fellow men.

We revere his memory, and ask our citizens, both young and old, to consider the outstanding points of his life and character, and see whether encouragement and inspiration may not be found therein.

KNUTE NELSON

Address by Senator Oberman *Of North Carolina*

MR. PRESIDENT: One by one the old landmarks of our political life are passing away; one by one the links which connect a glorious past with the present are sundered. The departed Senator, in tribute to whose memory this day has been set apart, by reason of his great strength lived ten years beyond the three score and ten years spoken of by the psalmist as the allotted period for man's earthly existence. And though in the natural course of human events it was apparent that his life of usefulness and honor must soon be rounded to a peaceful close, yet his death came as a distinct shock to those who loved him well. It is given to few men to receive the measure of love and devotion accorded to him, not only by his own people, but by all who knew him.

I will leave it to others who are more familiar with it to give the detailed history of his life—a life stretching almost throughout one century and into another, and so full of usefulness and of good deeds that hardly a man of his native State but felt his death a personal loss.

In my estimation, one of the greatest of the great Senators who faithfully served his country during this century was Senator NELSON, who, after he had finished his wonderful career, soon after the adjournment of the Sixty-seventh Congress, suddenly departed this life, on a train, while returning

MEMORIAL ADDRESSES

to his old home in Minnesota, which State he so signally honored.

It was my pleasure to serve with him for 20 years in the Senate. We served together on some of the most important committees, and I think I am able to give a just opinion of him. I honored and highly respected him from the first, and as our close association in committee work and in the Senate became more intimate, I had not only the greatest reverence and respect for him but really loved him perhaps as no other man in the Senate. He was both morally and intellectually honest; simple in his habits; always open-minded and sincere; devoid of all hypocrisy and deceit, and never resorted to the tricks of a demagogue to gain favor with his associates or the people. He could always be implicitly relied upon to do the right thing as he saw it. He was indeed the very essence of a true, honest, and great man with invincible courage.

During the period of the war in the Democratic administration he divested himself of all partisanship, and, with an eye single to the best interest of the country, he loyally and ably supported all the great war measures recommended by President Wilson necessary for the winning of the war. In his youth he had served in the ranks of the Union Army and made a splendid soldier, but when any question came up which affected the vital interests of the South and the southern soldier he was quick to throw aside all his prejudice, and it received his sympathetic consideration. He thus endeared himself to all southern Senators, and is to-day

KNUTE NELSON

honored and revered by the people of the South. He was always ready to pay just tribute to the memory of his colleagues, especially those who had served in the Confederate Army. He was always kind, just, and generous and would gladly do a favor whenever it was in his power to do so.

In his last election to the Senate the Democrats of the South especially were glad to know that the Democratic Party in Minnesota refused to nominate any one to oppose him. He was a true Republican and believed in Republican principles and supported them with great ability and loyalty, but he never struck below the belt. He was a high-class statesman in every respect.

As chairman of the great Judiciary Committee he was always considerate of his fellow members and never became impatient with them. His opinion always had great weight with the committee, and by them, as well as by all Members of the Senate generally, he was recognized as one of the greatest lawyers in the body. He was always ready to surrender his opinion when he was convinced that he was wrong. He hated all shams and hypocrisy and never showed his temper until he was satisfied that some measure was proposed in favor of some individual, company, or corporation and against the interest of the people. He himself had come up through hard trials and tribulations and knew the people and felt it his duty always to look after their interest.

He was simple, straightforward, unassuming, and unselfish to a degree, characterized by rugged honesty and sincerity of purpose, and yet withal

MEMORIAL ADDRESSES

gentle as a woman. Like a granite pillar, his life rises before us, lofty and massive, and yet withal graceful. With its base standing enshrouded in mist—the troubles and hardships of his early life—it rises in its grandeur above the clouds, the mists fall away, and sun-kissed it stands in the light of heaven, a monument of a glory that is past and a guide to that which is to be. Indeed, he was a most remarkable man in every respect, and we will probably never see his like again. When he died the Senate lost one of its most active, industrious, and able Members and the country one of its greatest statesmen. Peace to his ashes.

The potentates on whom men gaze,
When once their rule has reached its goal,
Die into darkness with their days.
But monarchs of the mind and soul,
With light unfailing and unspent,
Illumine fame's firmament.

KNUTE NELSON

Address by Senator Ransdell
Of Louisiana

MR. PRESIDENT: I am glad to pay tribute to the memory of Senator NELSON. It was not my pleasure to become closely acquainted with him when I entered the House of Representatives 25 years ago, and I did not know him well until I became a member of this body on March 4, 1913, but I was very early attracted to the Senator because of a wonderful report on the floods of the Mississippi River presented by him to Congress as chairman of a special committee appointed by the Senate to study that subject. On the 15th of December, 1898, Mr. NELSON submitted this great report on the Mississippi River floods, which I wish to commend to every student of that very important subject. It is embodied in Report No. 1433, Fifty-fifth Congress, third session, entitled "Floods of the Mississippi River." The report itself is brief, but, if there be a classic on that subject, it is this document prepared by Senator NELSON. The evidence taken by him and his associates comprises over 500 pages, and constitutes a voluminous and extremely able mass of testimony gathered by the committee all the way down the Mississippi from the city of St. Paul to the Gulf of Mexico.

This report, I say, first attracted me to Senator NELSON, and in conversation with him I learned that when a soldier during the Civil War he had become familiar with the Mississippi River and

MEMORIAL ADDRESSES

with the awful problems of the people living along its banks, caused by the devastating waters of the mighty stream, which carried each spring to the Gulf the accumulated rainfall of a considerable portion of 31 States of our great Union.

Senator NELSON served for a considerable period of the war in the State of Louisiana. I have often heard him talk about places such as Donaldsonville, Plaquemine, Bayou Plaquemines, Bayou Teche, the Atchafalaya River, and other places which are familiar to all Louisianians but known to very few in the United States Senate. They seemed to him like the play spots of his young days; and I believe, Mr. President and Senators, that in those young days he learned to love the people of Louisiana and of the Southland. If he ever had an unkind feeling in his heart toward the people of that section I failed to find it out. On the other hand, I ascertained from much intercourse with him that he was deeply interested in the people and the problems of the lower Mississippi. His home was in the State of Minnesota whence that mighty stream takes its rise, and he had studied the problems of the river as few men ever had.

Senator NELSON had many experiences in the South which made him feel kindly to the southern people. He was at the Battle of Port Hudson, was seriously wounded there, and was a prisoner in Port Hudson from the 14th of June, 1863, until its surrender on July 9, 1863. An interesting episode connected with his stay there was that Edward Douglass White, afterwards United States Senator

KNUTE NELSON

from Louisiana, a member of the Supreme Court of the United States, and its Chief Justice—one of the greatest men this Nation ever produced—was also in Port Hudson as a Confederate soldier at the very time Senator NELSON was there. It is true that they did not ascertain that fact until many years subsequently.

I have an interesting little statement of the matter in the Senator's own words, kindly furnished to me by a gentleman who for many years was his secretary and confidential friend, Mr. Simon Michelet, who is now practicing law in this city. The episode is best told by reading first a brief letter of Mr. Byron R. Newton, former Assistant Secretary of the Treasury under Mr. Wilson. It is dated February 14, 1923, from Bayside, Long Island, and addressed to Senator NELSON:

MY DEAR SENATOR NELSON: During my term of office as Assistant Secretary of the Treasury, I recall an interesting little incident that occurred at the White House one evening, at a dinner party, when, as we were smoking before going in to the musical entertainment, you and Chief Justice White became deeply engrossed in the discussion of some personal matter, and later President Wilson told some of us that you and the Chief Justice had discovered that you had met on some battlefield during the Civil War, you as a Union and he as a Confederate soldier, and that one of you had been wounded. The meeting that night in the White House, as I understood it, was the first knowledge that either of you had of the other's identity, with relation to the war incident.

I would greatly appreciate it if you would let me have the exact facts of the interesting incident. I want to use the story in a series of magazine articles of similar character, later to be published in book form.

MEMORIAL ADDRESSES

I think you will remember me as having gone up to Bemidji on one occasion to select a post-office site, when I had charge of public buildings in the Treasury Department.

Sincerely,

BYRON R. NEWTON.

To this letter Senator NELSON replied:

FEBRUARY 16, 1923.

HON. BYRON R. NEWTON,

Bayside, Long Island, N. Y.

DEAR FRIEND: I heartily thank you for your kind letter of the 14th. Your letter put me in mind of old times, and of your kindness to me while you were Assistant Secretary of the Treasury.

The incident you refer to, in reference to Chief Justice White and myself, is in the main correct. We did not meet and become acquainted at that time. He was a junior officer in the Confederate Army and had been sent in there with a message after the commencement of the siege, and remained inside with the Confederates until the place surrendered. I was only a private in a Wisconsin regiment, and in the charge that our forces made upon the Confederate breastworks on the 14th of June, 1863, I was wounded very near the Confederate breastworks, where I lay from somewhere about sunrise in the morning until dusk at night, when the Confederates, who were mounting a picket right on the outside of their breastworks, came and picked me up and took me inside. I remained in the Confederate hospital until the place surrendered on the 9th of July.

The place surrendered because the news came that Vicksburg had been taken on the 4th, and because the Confederates were short of provisions and on the verge of starving. In the hospital I was treated as well as their own men. We were in a big tent, where there were about 14 of us who were wounded, two Union men (myself one of them), and the rest Confederates.

KNUTE NELSON

The last 10 days we had nothing much to eat, except a little corn bread and mule meat. To this was added sassafras tea, made from the roots that were dug out of the ground in the ravine where the hospital was located.

It was only at Washington, at the time you refer to, that Justice White and I compared notes and found that we had both been on the inside at Port Hudson at the same time; that is, from the 14th of June until the 9th of July, 1863. My wound was not very serious. I got over it quite easily. About the time the place surrendered I was walking around on crutches.

Yours very truly,

KNUTE NELSON.

Mr. Michelet also gave me a brief memorandum about that same episode, prepared by Senator NELSON, dated the 6th of September, 1919. It presents the incident in a little different way, and reads as follows:

I was taken prisoner and sent to the hospital the day that Port Hudson was to surrender. I was in the hospital tent. The colored men around knew who the northern people were, and knew who the southern people were. All those who were able, when they knew Port Hudson was to surrender, went up on a hill and witnessed it.

I had a crutch and was unable to go. I finally beckoned to a colored man and he followed me out into the brush. I then asked him if he could procure a horse for me. The next day he gave me a knowing look, and I followed him around to a ravine and there, sure enough, he had a fine horse and a Mexican saddle for me. The horse was a sorrel animal and a fine specimen. In the Southern Army they had a different practice from what they had in the Northern Army. The officers owned their own animals. The horse I got was the property of a chaplain. I never hated so much in my life to part with an animal as I did this one, for when the war was over I had no further use for it.

MEMORIAL ADDRESSES

I desire to read at this point a letter received by Mr. Michelet from former Vice President Marshall:

SCOTTSDALE, ARIZ.,
November 12, 1923.

MR. SIMON MICHELET,
719 Albee Building, Washington, D. C.

DEAR SIR: I do not know if I have that historic temperament which enables me to express a dispassionate view of the late Senator KNUTE NELSON, of Minnesota.

I became acquainted with him very shortly after I became Vice President of the United States. That acquaintance soon ripened into a personal friendship. He had, in my opinion, a character that was above reproach, an intellect that was keen and farseeing, but, above all, he possessed what is so much needed now, intellectual honesty and the courage to stand by his convictions regardless of personal or party advantage.

No man born under the flag had ever a greater love of American institutions. A soldier in the Union Army, his fight ended at Appomattox. He was an honor to his country and well deserves the grateful memory in which his life and public service are held by all those who came in contact with him.

It is the lives of such men as he that give me hope for the perpetuity of the Republic. It can not be but that from his ashes there will yet spring millions of men imbued with like desire to serve their day and generation well.

Very truly yours,

THOS. R. MARSHALL.

I also wish to read the following letter from our former colleague and friend, Senator John Sharp Williams, of Mississippi:

CEDAR GROVE PLANTATION,
Star Route, Yazoo City, Miss., November 2, 1923.

MR. SIMON MICHELET,
719 Albee Building, Washington, D. C.

MY DEAR MR. MICHELET: Yours reached me. I was much distressed when I heard of Senator KNUTE NELSON'S

KNUTE NELSON

death. The salient characteristics of the man were unfaltering courage of conviction, remarkable intellectual integrity, a rugged common sense, which reached right conclusions of opinion and conduct almost intuitively.

To these he added immense industry and amiability to "all men of good will." Much more might be said, but if you have measured what amounts to real good in men, in the way that I measure it, you will agree that the mere mention of these traits of "The Old Viking," as I called him, sound his praise as fully as could "angels trumpet-tongued."

With cordial regards, now as ever,

Your friend,

JOHN SHARP WILLIAMS.

Mr. President, I am bringing up these episodes about the war because they illustrate something that we ought not to forget in this body. They show that Senator NELSON and the other men who fought against each other during that greatest war in which this country was ever engaged, and I hope the greatest in which it ever will be engaged, certainly the most fratricidal, have for many years had the kindest feelings toward one another. It is nearly 60 years since the Civil War ended, and in our body to-day there is only one survivor of it—the senior Senator from Wyoming [Mr. Warren], who was also in the service of his country in that very section of the Union. The last preceding Member of this body who was a soldier in that war, who has since been called to his last reward, was Senator Bankhead, of Alabama. He and the late Senator NELSON were very intimate friends.

Many of you doubtless recall that wonderful parade in this city in honor of the selective service

MEMORIAL ADDRESSES

men, when on the 4th of September, 1917, the Members of Congress marched down Pennsylvania Avenue in full strength, and hundreds of thousands of people thronged the sidewalks to witness the inspiring spectacle. On that occasion John Bankhead and KNUTE NELSON—one the ex-Confederate, the other the ex-Union soldier—marched side by side as intimate friends, though former opponents in war. When, later, on March 1, 1920, Senator Bankhead was called to his eternal reward, his old colleague, Senator NELSON, then in his seventy-seventh year, went all the way from here to Alabama to attend the funeral of his friend and associate of many years. It was a beautiful tribute for NELSON to pay to Bankhead, and I am sure that if Bankhead were here to-day his voice would tremble with emotion in speaking of his old friend NELSON. Thank God, all the wounds of that cruel struggle have vanished long, long ago!

Mr. President, I do not know what I can say in addition to the remarks of others to give my real estimate of the strong, sturdy, splendid character of KNUTE NELSON. Few men in the history of this Republic have served their country so many years. He was for 4 years a soldier in the Civil War, 2 years a member of the Wisconsin Legislature, 4 years a member of the State Senate of Minnesota, 6 years a Member of the House of Representatives from that State, 4 years Governor of his State, and nearly 29 years a United States Senator from it. Almost 50 years of his life were spent in the public service, and after every service it could be truthfully said of KNUTE NELSON: "Well done,

KNUTE NELSON

good and faithful servant," for he performed his duty well in every position assigned to him during a long life.

Mr. President, I had the pleasure and the honor of serving for nearly 11 years with Senator NELSON on the Committee on Commerce. I was early impressed with his truthfulness, his sturdy common sense, his honesty in all matters, his strong sense of justice, and the broadness of his vision. It could be said of Senator NELSON as of few men that he was a Senator and a statesman of the United States of America rather than of the State of Minnesota. True to Minnesota's interests in every particular, so far as my observation went, his vision was bounded only by the limits of the Union, and he looked faithfully after every interest of this Republic.

I was closely associated with Senator NELSON in connection with appropriations for the waterways of the land and for the control of the floods of the Mississippi River. He understood both of these problems well, and was favorable to both in the broadest and best sense.

In conclusion let me say, sir, that the people of the flood section of the Mississippi, which is composed of large sections in Illinois, Iowa, Missouri, Kentucky, Tennessee, Arkansas, Mississippi, and Louisiana, never had a better friend than KNUTE NELSON.

We mourn him, and we honor his memory in the highest degree.

MEMORIAL ADDRESSES

Address by Senator Jones Of Washington

Mr. PRESIDENT: The poet says:

Lives of great men oft remind us
We can make our lives sublime,
And departing, leave behind us
Footprints on the sands of time.

This is as true to-day as when it was written. Opportunities for heroic service and great advancement are more numerous to-day than ever before. We live in a wonderful age, and we live in a wonderful land. It holds out to every boy the brightest hopes. More than anywhere else, real genuine success may be attained by everyone. Whether a young man succeeds or fails depends largely upon himself. Every boy here can start in life with every asset really needed to attain success. Neither riches nor influence are required. Industry, energy, determination, perseverance, frugality, economy, honesty, sobriety, faithfulness, and a willingness to do whatever comes to hand, knowing that all honest toil is honorable, will bring success. What boy can not have these assets if he will, but no one can give them to him. He must have and live these attributes, and he can if he will. Doing so, success is sure in every walk of life. This is shown almost uniformly by the lives of men great in art, science, education, industry, and politics.

KNUTE NELSON

The life of Senator KNUTE NELSON is a striking example of this truth. He had neither wealth nor position nor influence to aid him, but, by his own inherent worth, indomitable will, ceaseless energy, unswerving honesty, and unfailing faithfulness to trust, he reached the highest position he could attain.

No greater tribute can be paid to him than to tell of the trust the people had in him. He was born in Norway of humble parentage, and came to this country at an early age. Before he was 21 he answered the call of his adopted country and fought for its preservation. He was wounded and made a prisoner in 1863. When the war was over he came home to do his duty in peace as he had done it in war. His neighbors had already learned his worth, and they elected him to their legislative assembly in 1868. From that time until his death his field of usefulness grew larger and larger, and the people's confidence in him was never shaken. With all the changing tides and currents of political thought the people honored and trusted him, and during almost all the period of 55 years to the time of his death he was chosen to serve his people in one position after another of increasing power, honor, and responsibility.

He was reelected to the general assembly in 1869. He was elected prosecuting attorney of his county in 1872, 1873, and 1874. He was elected to the State senate in 1875, 1876, 1877, and 1878. He was chosen a presidential elector in 1880 and made a member of the board of regents of the State university in 1882. He was elected to Congress in 1882, 1884,

MEMORIAL ADDRESSES

and 1886, and in 1892 was elected Governor of the State of Minnesota and reelected in 1894. In 1895 he was elected to the United States Senate, and reelected from time to time until his death.

He was a staunch, uncompromising Republican, and it is a striking proof of the people's trust in him that in 1918, when last elected to the Senate, he received over 70,000 majority, and in 1923 his successor was elected on the Farmer-Labor ticket by nearly 100,000 plurality.

KNUTE NELSON was of alien birth, but no truer American ever trod our soil than he. Not only in war did he show his loyalty and devotion to his country, but in time of peace he was the same true, genuine, loyal American. He did not forget his native land, but the interests and welfare of the United States were supreme with him. No racial interest or influence thwarted his judgment or led him to forget the interests of the country of his adoption. If every foreign-born American citizen would make this Nation's welfare paramount, as did he, the solidarity of American citizenry would be a fact. We would then have no catering to the voters of this race or that. Elections would not be determined by the sympathies of a candidate for this or that people in a foreign land. If all were like him, and as they should be, we would not have protests coming from those claiming to be American citizens against legislation, not because of its effect on the United States, but because of its effect upon alien peoples and nations. Then we would not have a class of our citizens threaten to vote against a particular party because the President

KNUTE NELSON

had acted in a certain way upon a foreign question contrary to their wishes. They would look only to the welfare of the United States. If all our alien-born citizens were like him, and imbued with the same patriotic impulses and desires that moved him, we would not be urged to vote against this or that legislation in order to secure the votes of this or that class of our citizens. This is one of the great sources of weakness in this Nation to-day. Oh, for more of the pure, undiluted, intense Americanism of KNUTE NELSON.

He was a strong, sturdy, modest, kindly man. He was scrupulously honest and wholly without fear. No task was too humble to command the best that was in him. His moral courage was equal to his physical courage. He stood unfalteringly for what he believed to be right. When he did not agree with his constituents, he boldly told them so and plainly pointed out wherein he thought them wrong. Here in the Senate no people had a more faithful, able, or sincere representative than he. He was at his office early and late, and no committee meeting found him absent if it was possible for him to attend. If he could not come, he usually sent word telling why he could not be present. He was wise in council, able in debate, and fearless in action. To the poor boy who hopes to attain honor his life should be an inspiration; to the alien born who has secured American citizenship his example should bring undivided loyalty to our country, and to those of us who have known him and worked with him his memory is a precious heritage and benediction.

MEMORIAL ADDRESSES

Address by Senator Harris *Of Georgia*

Mr. PRESIDENT: As the son of a Confederate soldier I deem it a privilege to pay my humble tribute to one of the two Union veterans with whom I have had the honor to serve in the Senate.

The world is better because KNUTE NELSON lived. At the age of 6 he came to the United States from his birthplace in Norway, and without influence and advantages of education made his own way into positions of honor, which he occupied with credit to himself and constructive service to his country. His life is an inspiration to every poor American boy.

As chairman of the Judiciary Committee of the Senate, on which the great lawyers of this body served, Senator NELSON was modest and unassuming. He held other positions of honor in the State of Minnesota and during his long membership in the Senate and House.

Senator NELSON had every reason to be proud of his public service, but nothing in his career reflected greater credit than his splendid record as a soldier in the Federal Army of the sixties. Brave soldier that he was, he stopped fighting when the war was over, and he was broad enough to realize that the strength of this Nation lay in the unity of North and South. He realized, as all of us should, that in the event of trouble with a foreign country the sons of Confederate and Federal soldiers would be the most earnest defenders of our flag.

KNUTE NELSON

It is my strong conviction that fewer sons of Confederate and Union soldiers were slackers in the World War than any other group. They have no sympathy with any efforts to overthrow our form of government.

Senator NELSON, though not strong and well at the time, made the long trip to Alabama in very severe weather to attend the funeral of Senator Bankhead, the last Confederate veteran serving in this body. He was anxious to do his part in welding all sections of this country into one great Nation.

While serving in the Senate during the World War and the bitter period following the armistice, Senator NELSON never once allowed any prejudice to influence his action, and was guided only by the desire to do what he thought was for the best interest of our country.

Senator NELSON believed in, and in his daily life lived up to, the old-time religion, which is so needed to-day. It is the only thing that will solve many of the vital problems that confront this demoralized world.

The life of Senator NELSON is an example of the thought that obstacles found along life's pathway are to some stumbling blocks; to others, stepping stones. It depends upon the traveler. Some stumble and fall over them; others step upon them and rise.

In going over my home State, I was often asked about different Members of this body. It was my pleasure to tell them that there was no better man nor more useful member than Senator NELSON.

MEMORIAL ADDRESSES

Address by Senator Johnson *Of Minnesota*

MR. PRESIDENT: It is now just 30 years since I first heard Senator KNUTE NELSON deliver a speech. It was at a political meeting in Minneapolis, Minn., during the campaign when Mr. NELSON was a candidate for reelection as Governor of Minnesota.

I was much impressed with the positive character of the man. His utterances were delivered with confidence and sureness. What he said was spoken in a manner to carry conviction and to be definitely understood. Since that first address I heard Senator NELSON speak on several occasions, and I had the pleasure of meeting him and conversing with him a number of times. Once, as a member of a committee representing the northwest farmers, I met him here at Washington, and I was pleased with the friendly way in which he greeted us. He was always glad to meet Minnesotans whether they were political pals of his or members of the opposition camp.

KNUTE NELSON was one of Minnesota's pioneers. When he first located at Alexandria, Minn., that section of the State was little better than a wilderness. It was then, as now, an agricultural region, and the experiences of pioneer life were far from pleasant. Mr. NELSON, then just admitted to the practice of law, shared these hardships with the farmer pioneers. He became a sort of white chief

KNUTE NELSON

in a territory just recently abandoned by the red men. I remember well how, on one of my visits with him, he related at some length his early experiences in the practice of law in Minnesota. It made me realize how well Mr. NELSON understood the lot of the pioneer.

That he held the confidence of his neighbors is evidenced by the fact that he was chosen county attorney shortly after his arrival in Douglas County, and was reelected to that office several times. Later, he was elected by the voters of Douglas and neighboring counties to represent them in the State senate.

This confidence of the voters in the emigrant from Norway grew in extent until it included a majority of the electors of the entire State of Minnesota, and until Mr. NELSON had been elevated to the most important offices in the State.

In a social way, the late Senator was thoroughly democratic. He never outgrew the plain, simple ways of living of his early life. No matter what a man's station in life, Senator NELSON greeted him warmly and without any feeling of condescension. I have often heard his political opponents say how well they liked him personally, notwithstanding their disagreement with him on political matters.

The Minnesota statesman was a conservative in politics. He was a firm believer in preserving the status quo of our institutions, and did not see the necessity for some of the reforms that some of his warm personal friends in Minnesota believed necessary. He was as conservative in politics as he was democratic in social affairs.

MEMORIAL ADDRESSES

Senator NELSON will never be forgotten. His friends will not forget him, because of his absolute fidelity to them. His promises to friends were faithfully kept. His political adversaries also had reason to admire him for his positive stand on questions that became issues between them. They knew just where he stood—a quality not always found in men engaged in politics.

The late Senator possessed these qualities in an unusual degree: Courage to act in accordance with the conclusions of his mind; fidelity to friends and to those who rendered him service; and a definite position on issues regardless of consequences.

These qualities will make the name of KNUTE NELSON live long in the hearts of his countrymen.

Mr. President, I ask for the adoption of the pending resolutions.

The PRESIDING OFFICER (Mr. Harreld in the chair). The question is on agreeing to the resolutions submitted by the senior Senator from Minnesota [Mr. Shipstead].

The resolutions were unanimously agreed to.

Mr. PHIPPS. Mr. President, as a further mark of respect to the memory of the late Senate KNUTE NELSON and the late Senator Samuel D. Nicholson, I move that the Senate adjourn until to-morrow at the usual hour of meeting.

The motion was unanimously agreed to; and the Senate (at 12 o'clock and 50 minutes p. m.) adjourned until to-morrow, Monday, March 10, 1924, at 12 o'clock meridian.

Proceedings
in the
House of Representatives

Proceedings in the House of Representatives

WEDNESDAY, December 5, 1923.

Mr. DAVIS of Minnesota. Mr. Speaker, I am about to introduce a resolution that perhaps is a little mite out of the ordinary. Some 30 years ago, about the time when our honored Speaker began his service in this House, there was a gentleman from Minnesota who was serving here and who served quite a number of years. He then became the Governor of Minnesota and about 24 years ago the people of that State elected him a United States Senator, where he served four successive terms. About the close of the last Congress, unexpectedly and without any premonition on his part, or of any of his friends, on his return home, he died very suddenly.

He is styled in Minnesota by thousands as the "Grand Old Man of Minnesota," and it is with profound sorrow that I announce his death to the House at this time. I offer the following resolution, which I send to the desk and ask to have read.

The Clerk read (H. Res. 23) as follows:

Resolved, That the House has heard with profound sorrow of the death of the Hon. KNUTE NELSON, a Senator of the United States from the State of Minnesota.

Resolved, That the Clerk communicate these resolutions to the Senate and transmit a copy thereof to the family of the deceased.

The SPEAKER. The question is on agreeing to the resolution.

The resolution was agreed to.

MEMORIAL ADDRESSES

Mr. LONGWORTH. Mr. Speaker, as a further mark of respect to the memory of the deceased Senator, I move that the House do now adjourn.

The motion was agreed to; and accordingly (at 2 o'clock and 40 minutes p. m.) the House adjourned until to-morrow, Thursday, December 6, 1923, at 12 o'clock noon.

THURSDAY, *December 6, 1923.*

A message from the Senate, by Mr. Craven, one of its clerks, announced that the Senate had passed the following resolution:

Resolved, That the Senate has heard with deep regret and profound sorrow the announcement of the death of the Hon. KNUTE NELSON, late a Senator from the State of Minnesota.

Resolved, That the Secretary communicate these resolutions to the House of Representatives and transmit a copy thereof to the family of the deceased.

Resolved, That as a further mark of respect to the memory of the deceased the Senate do now adjourn.





923.273
N42

DATE DUE

8251

Unless this book is returned on or before the last date stamped below a fine will be charged. Fairness to other borrowers makes enforcement of this rule necessary.

--	--	--	--	--

07-BLW-734

